



# Maven Wallet for OhioHealth

2026

# Introduction

Welcome to OhioHealth's family building benefits, administered by Maven.

Maven is a digital family health platform that provides virtual support for those navigating trying to conceive, fertility treatments and preservation—including IUI, IVF, egg/sperm freezing and male fertility—adoption, and menopause. Maven is the only program of its kind to combine easy-to-use benefits with digital care on a single platform, with an integrated care team.

This document is your comprehensive resource on the Fertility and Adoption benefits offered by OhioHealth through Maven. Maven's family building expense management system is called "Maven Wallet." The benefits offered by OhioHealth through Maven Wallet have been carefully curated to combine high quality and accessible in-person and virtual care. We understand that your journey to parenthood can be both exciting and challenging, and Maven is here to support you every step of the way.

In this guide, you will find information on the financial support offered under the program, guidance on accessing these benefits, and valuable insights on how to navigate your journey.

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# Your benefits at a glance

## Free access to Maven’s virtual clinic\*

Get personalized 24/7 virtual support, care, and guidance for your family building and menopause journey. With Maven, you and your spouse/partner can meet with providers anytime day or night so you can get the care you need, when you need it.

Programs	Description
Fertility and Family Building	Navigate fertility treatment options (like IUI, IVF, egg/sperm freezing, and male fertility services), choose an adoption agency, and find support while trying to conceive
Menopause and Midlife Health	Manage symptoms, navigate the treatment that’s best for you and your options for in-person care

*\*Full-time employees of OhioHealth and their spouse/domestic partner are eligible for access to Maven’s virtual clinic.*

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## Maven Wallet for Fertility and Adoption coverage

OhioHealth offers the following Fertility and Adoption financial benefits for eligible members through Maven Wallet.

<p><b>Fertility</b></p>	<ul style="list-style-type: none"> <li>● \$12,000 lifetime maximum per covered member</li> <li>● All employees, spouses/tax-dependent partners and dependents under age 26 enrolled in a OhioHealthy medical plan are eligible for coverage</li> <li>● Eligibility begins upon enrollment in a OhioHealthy medical plan</li> <li>● Fertility treatment and preservation expenses are subject to cost share (such as a deductible, copay, or coinsurance). Maven will coordinate your fertility benefit with your OhioHealthy medical plan to ensure appropriate benefits are applied to the services utilized during your journey</li> <li>● Members pursuing fertility treatments (like IUI, IVF and egg freezing) are required to use a Maven Performance Network provider to qualify for coverage (see “Maven Performance Network” in the Additional Details section below)</li> </ul>
<p><b>Adoption</b></p>	<ul style="list-style-type: none"> <li>● \$13,460 lifetime maximum per event as defined by a final adoption decree, with a maximum of two (2) events             <ul style="list-style-type: none"> <li>○ In the instance of simultaneous adoptions, each child’s final adoption decree will result in a separate event maximum; shared expenses may only be submitted once for processing</li> </ul> </li> <li>● To be eligible for reimbursement, employees must be employed with OhioHealth for at least six (6) months of continuous service and must be considered benefit-eligible (with at least 32 standard weekly hours per pay period) at the time that the adoption is finalized and reimbursement is requested</li> </ul>

## Additional Details

<p><b>Historical Utilization</b></p>	<p>If you have previously used all or a portion of your lifetime fertility and family building benefits through a previous OhioHealth coverage or reimbursement program, this will be reflected in your benefit balance through Maven.</p>
<p><b>Infertility Diagnosis Requirements</b></p>	<p>A medical diagnosis of infertility is <b>not required</b> to receive fertility treatment (IUI, IVF) coverage through this benefit.</p>

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	<p>A medical diagnosis of infertility is <b>required</b> to receive fertility preservation (egg, sperm freezing) coverage through this benefit.</p>
<p><b>Maven Performance Network</b></p>	<p>With Maven, we've taken out the guesswork of finding a fertility clinic with outstanding reviews and outcomes. The Maven Performance Network is our curated and high-performing network of clinic partners that have been chosen to give you the best experience, exceptional care, and help you achieve your family building goals.</p> <p>Members pursuing fertility treatments (like IUI, IVF and egg freezing) are <b>required to use a Maven Performance Network provider to qualify for coverage</b>. So long as you have selected a provider that participates in Maven's network, no additional prior authorization is needed to access care.</p> <p>In certain limited circumstances, you may be eligible to continue using your current fertility clinic / provider that does not participate in Maven's Performance Network. You may inquire with the Maven Care Team if you need to apply for an exception to use an out-of-network provider.</p> <p>Within Maven's network, certain providers are Tier 1 for member cost share according to your OhioHealthy medical plan. All other providers within Maven's network, as well as approved exceptions to use an out-of-network provider and reimbursements, are Tier 2 for member cost share. To inquire about which providers within Maven's network are Tier 1, reach out to the Maven Care Team.</p>
<p><b>Reimbursement Submission Timeline</b></p>	<p>For adoption, requests for reimbursement must be submitted to Maven Wallet within 12 months of the finalized adoption event.</p> <p>When applicable, eligible fertility expenses paid out-of-pocket must also be submitted within 12 months of incurring the eligible expense.</p>

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# How to enroll in Maven

Maven provides free virtual support for your reproductive health and family building journey. OhioHealth has partnered with Maven to give you access to top-rated providers, judgment-free advice, on-demand classes and support from a dedicated Care Advocate. Follow the instructions below to enroll in Maven.

## 1. Create your account

Download the Maven Clinic app (Google Play or App Store) to enroll or sign into your account at <https://www.mavenclinic.com/join/ohiohealth>.

You will create your account using your personal email. You will then need to confirm your eligibility by providing details such as your first and last name and date of birth.

If you have any questions or issues creating your account, please contact the Maven Care Team at [support@mavenclinic.com](mailto:support@mavenclinic.com).

## 2. Choose a track

Choose a custom track based on where you are in your reproductive or family health journey.

## 3. Meet with your dedicated Maven Care Advocate

Once you are registered, schedule your introduction appointment with your Care Advocate. You can meet or message with them for support, to discuss your family building goals and ask any questions. They can help you navigate Maven, will assign a team of virtual providers, and share resources that are relevant for your journey.

You'll also have access to Maven's Member Benefits Services team for guidance and support navigating your employer's family building benefits administered by Maven. You can contact a Maven Member Benefits Specialist at any time at [benefits@mavenclinic.com](mailto:benefits@mavenclinic.com).

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# How to access your coverage through Maven

With Maven Wallet, we've simplified paying for your family building journey so you can focus on what really matters — your care. Wallet is your home base for understanding your employer-sponsored family building coverage, managing treatment costs, submitting reimbursements, and tracking your benefit balance – all within the Maven app!

Follow the instructions below to start using OhioHealth's family building benefits through Maven Wallet.

## 1. Activate your Maven Wallet

Once you enroll in Maven, you can apply to activate your Wallet right in the app. We will verify your eligibility after which you will be able to access your employer-sponsored benefits through Wallet.

## 2. Get your Maven Benefit ID

A Maven Benefit ID is your unique Maven ID – similar to a health insurance member ID card. Your Maven Benefit ID is available digitally in your Maven Wallet.

A Maven Benefit ID is needed for **fertility treatment and preservation care and to fill fertility prescriptions through the Maven Rx program**. If you are using Maven Wallet for adoption expenses, you do not need to use your Maven Benefit ID.

- To access your Maven Benefit ID, you will be prompted to link your preferred payment method to your Maven Wallet to pay any applicable cost share for Covered Fertility Services (such as a deductible, copay or coinsurance). Your payment method can be your personal checking or savings account (including your HSA) or your preferred credit/debit card. **Any credit card payment processed will include a 3% convenience fee.** You will pay any applicable cost share after Covered Fertility Services are completed.
- When you receive in-network fertility services, an estimate of your cost share will be provided in your Maven Wallet once your treatment or service at a Maven in-network provider is scheduled. Once your treatment or service is completed, your cost share will be updated to a

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final amount. You will receive an email notifying you of your final cost share for the approved claim, and payment will be deducted from the payment method you have on file in your Maven Wallet 7 days later.

- If your Maven Performance Network (in-network) clinic or provider has any questions about your fertility coverage through Maven, you can provide them with your Maven Benefit ID and they can look up your benefits directly in Maven's Provider Portal.

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# Your care options

## Virtual Care

Maven's 24/7 platform is designed to complement the care you receive in person. As a member, you'll get matched with a dedicated Maven Care Advocate to help answer your questions along your health journey and connect you with high quality in-person care. Maven also provides 24/7 unlimited virtual education and coaching appointments and messaging with providers spanning 35+ specialties, including OB-GYNs, mental health specialists, fertility awareness educators, adoption coaches, and more. You can access thousands of trusted articles, attend on-demand provider-led classes, or get support from the Maven community.

## Maven's Performance Network

With Maven, we've taken out the guesswork of finding a fertility clinic with outstanding reviews and outcomes. The Maven Performance Network is our curated and high-performing network of clinic partners that have been chosen to give you the best experience, exceptional care, and help you achieve your family building goals. If you are still beginning your journey the Maven Care Team will provide a list of in-network clinics that meet your unique needs, or you can self-navigate the Maven Performance Network in your Maven Wallet under "Wallet Settings" by clicking on "Find a fertility clinic".

**Maven Performance Network Clinics use a billing method called "bundled billing"** for most services. This means that standard procedures, services, tests, and treatments needed within your fertility treatment cycle are combined at a single fee for the treatment cycle.

Regardless of the number of office visits, blood draws, or other covered services you receive, your clinic will charge a flat fee per treatment cycle at Maven's negotiated rates. This is done to give you clear, upfront information about the total cost of your chosen treatment cycle.

**Depending on your clinic, some covered services will be billed separately from the bundled bill.** You will review your treatment plan and costs with your clinic's financial counselor. Any covered services not included within a bundle will appear in your Maven Wallet, along with an estimate of any cost share (deductible, copay, or coinsurance) that you may owe for those services. Depending on your clinic and treatment plan, common services that could be billed separately include: anesthesia, intracytoplasmic sperm injection (ICSI), and preimplantation genetic testing (PGT).

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Additionally, fertility clinics within Maven's Performance Network perform a variety of services, including those covered in your benefits through Maven and your health insurance. If you receive a service that is covered through your health insurance and not Maven (such as a hysteroscopy, laparoscopic or other surgical procedures), the clinic will bill your health insurance instead of Maven. You can always ask the financial counselor at your clinic to provide an overview of which services within your treatment plan will be billed to your health insurance or Maven.

**Important: You must use a Maven Performance Network fertility clinic / provider to qualify for coverage** (unless you've received an exception).

1. Once you select your preferred provider within Maven's Performance Network, let the Maven Care Team know so that we can facilitate a warm introduction. Maven will email your contact information, Maven Benefit ID, and any other information you'd like us to convey to your selected Performance Network clinic. We'll also let them know you're a **Maven Gold** member — this will indicate to the clinic that they'll bill Maven directly for covered services, up to your benefit maximum.
  - a. You may also call and make an appointment yourself. Be sure to self-identify as a Maven Gold member and share your Maven Benefit ID.
2. In addition to your Maven Benefit ID, you may be asked to provide information about your health insurance. While you are welcome to share this information with your selected Performance Network clinic, as a Maven Gold member, you will access Covered Fertility Services through Maven and the clinic will bill Maven directly. You will pay any applicable cost share (such as a deductible, copay, or coinsurance) that you owe through Maven Wallet, not to your clinic / provider.
  - a. If you have fertility benefits through your employer and also your spouse/partner's employer, please see the Frequently Asked Questions section of this document, *"I'm enrolled in two health plans. How does this work with my OhioHealth fertility coverage through Maven?"*
3. Once you and your in-person provider have decided on your treatment plan, your clinic's billing team will begin submitting Covered Fertility Services through Maven's Provider Portal for payment. No additional prior authorization through Maven is required for Covered Fertility Services. So long as you're seeking care at a Maven Performance Network clinic, your clinic may submit covered services through Maven's Provider Portal, up to your benefit maximum.

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### **How to apply for an exception for out-of-network care:**

If you (or your covered partner) had frozen tissue (egg/sperm/embryo) stored at an out-of-network fertility clinic when your benefits launched with Maven on January 1, 2025, or if you live more than 50 miles from a Maven in-network clinic, you may be eligible for an exception to continue using your out-of-network provider.

To apply for an exception please reach out to the Maven Care Team. You'll be asked to fill out a Network Exception Request Form. If your request is approved, you will be able to submit eligible out-of-pocket expenses for reimbursement of Covered Fertility Services incurred up to your benefit maximum through the applicable exception expiration date. You will not be eligible to receive reimbursement until the service is rendered to you and complete (i.e., only incurred expenses are eligible for reimbursement).

You must request an exception to utilize an out-of-network clinic or provider **at least 14 days prior to receiving services**.

Within Maven's network, certain providers are Tier 1 for member cost share according to your OhioHealthy medical plan. All other providers within Maven's network, as well as approved exceptions to use an out-of-network provider and reimbursements, are Tier 2 for member cost share. To inquire about which providers within Maven's network are Tier 1, reach out to the Maven Care Team.

## **Maven Rx**

Maven Rx provides members with critical support to manage the cost and complexity of fertility medications, including best-in-class support for ordering, receiving and administering your fertility medications.

Please instruct your clinic to send your prescriptions directly to a Maven specialty pharmacy partner using the instructions on the backside of your Maven Benefit ID card. If you have any questions about ordering your fertility medications through a Maven Rx pharmacy partner, you can contact the Maven Member Benefits Services team at [benefits@mavenclinic.com](mailto:benefits@mavenclinic.com) or the phone number listed in the "Contact Us" section of this guide.

*Note: You are not required to use a Maven specialty pharmacy partner. If you choose to obtain covered fertility medications from another pharmacy you will not be able to take advantage of Maven's negotiated rates, and you will need to submit for reimbursement through the Maven app.*

## **Other Fertility Services**

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**Preimplantation Genetic Testing:** Preimplantation genetic testing (PGT) is a procedure used to identify genetic abnormalities in embryos created through IVF. Following an egg retrieval procedure embryos are fertilized in a fertility clinic’s embryology lab. The embryos are monitored until day 5 or 6 after fertilization. At that point, a small number of cells are removed from each embryo (“biopsied”) and these samples are shipped to a PGT laboratory for testing and analysis.

There are two (2) separate billing events for PGT — (1) the PGT biopsy, which is performed and billed by the fertility clinic, and (2) the PGT testing, which is performed and billed by a PGT laboratory.

Maven has several preferred PGT laboratory partners that offer excellent service and competitive rates for Maven members for PGT A, SR, and M testing. Maven’s genetic testing laboratory partners bill Maven directly for covered testing.

Your fertility clinic can select among Maven’s PGT laboratory partners for your testing. You can also inquire about your PGT laboratory options by contacting the Maven Member Benefits Services team.

*Note: You are not required to use one of Maven’s preferred PGT lab partners. However, if you choose another PGT lab, you will not be able to take advantage of Maven’s negotiated rates and you will need to pay out-of-pocket and submit for reimbursement via the Maven app.*

**Male Fertility:** Maven partners with Posterity Health, a Virtual First Center of Excellence for Male Fertility, to offer Maven members access to high quality male fertility care at competitive rates. Posterity Health is a national provider, employing fellowship trained reproductive urologists. If you’d like to be referred to Posterity Health, message the Maven Care Team. Posterity Health bills Maven directly for covered services.

*Note: You are not required to use a reproductive urologist in the Posterity Health network to qualify for coverage of eligible male fertility services. However, if you choose another reproductive urologist, you will not be able to take advantage of Maven’s negotiated rates and you will need to pay out-of-pocket and submit for reimbursement via the Maven app.*

## **Adoption**

Maven maintains a database of high quality adoption agencies. If you are just starting your journey, the Maven Care Team will be able to provide a curated list of agencies.

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# How benefits are processed

With Maven Wallet, paying for covered expenses is a bit like managing your personal wallet. Just like you may use cash, credit cards, or checks for different personal, family, and household expenses there are different payment options with Maven Wallet.

## In-Network Fertility Services

Payments for covered in-network fertility services are facilitated seamlessly through the Maven platform. Here's how it works:

- Your provider will input your upcoming covered services directly into Maven's Provider Portal.
- You will be able to see the total cost of your upcoming services right in your Wallet.
- An estimate of any cost share you may owe — such as a *deductible, copay, or coinsurance* — will appear directly in your Maven Wallet.
  - Fertility medical and pharmacy expenses are subject to cost share.
  - Any cost share you owe will accumulate toward your medical plan annual deductible and out-of-pocket maximum.
- We will use your preferred payment method on file for any cost share you owe, charging your account or card after the covered service has been completed.
  - If your preferred payment method on file is a credit card, payment for your cost share will be processed along with a 3% convenience fee.

Important notes:

- In the event that a procedure such as IUI or IVF is canceled or unable to be completed, your benefit maximum will only be reduced based on rendered services (as will any applicable cost share that you owe).
- If your service cost is greater than your Wallet balance, then remaining payment will be made directly from your preferred payment method on file.
- Only Covered Fertility Services will be processed through Maven's Provider Portal. Should you choose to receive treatment that is not covered under your benefits, you will be required to pay the clinic directly at your own expense.

## Seeking Reimbursement for Other Covered Services

There are some eligible expenses and services outlined in this document for which you must first pay out-of-pocket and provide documentation through the Maven app to receive reimbursement — like

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eligible adoption related expenses.

Here's how it works:

- Pay for eligible services using your personal credit or checking account.
  - Prepaid services, including fertility treatment packages (e.g., multi-cycle packages, or money-back guarantee packages) **cannot be reimbursed until the service you are seeking reimbursement for has been rendered or is complete.**
  - Expenses are only eligible for reimbursement when not already covered by any other employer or government fund; including but not limited to your health insurance, FSA, HSA, or your spouse/tax-dependent partner's benefits.
- Submit the documentation below to Maven Wallet.
  - All Wallet expenses submitted for reimbursement need to be accompanied by an itemized invoice and proof of payment. The itemized invoice should show the date of service, description of services, and service provider's name and contact information. A receipt showing your financial responsibility for the service serves as proof of payment.
    - There may be other substantiation required for particular expenses.
  - Adoption expenses only: Documentation of a finalized, legal adoption
- **For adoption reimbursement**, once your eligible expense is received with complete documentation, Maven processes your reimbursement within 7 to 10 business days to enable OhioHealth to reimburse you in the next 1-2 payroll cycles.
  - When reimbursement is approved for taxable expenses, an appropriate tax withholding will be deducted via payroll.
- **For fertility reimbursement**, be sure to add your bank account information to Maven Wallet to receive reimbursements through direct deposit. Maven will make every effort to help ensure reimbursement within a few weeks of receiving all required documentation. You will be reimbursed less any cost share you owe — such as a deductible, copay, or coinsurance.
  - Fertility medical and pharmacy expenses are subject to cost share — such as a deductible, copay, or coinsurance.
  - Any cost share you owe will accumulate toward your medical plan annual deductible and out-of-pocket maximum.
- In the event that your expense is deemed ineligible for reimbursement, you will receive an email notification from Maven. If you think you have received a denial in error you may reach out to the Maven Member Benefits Services team for more information.

## Your Financial Responsibility

Fertility benefits are available to full-time employees of OhioHealth, their spouse/tax-dependent partner, and dependents under age 26 who enroll in a OhioHealthy medical plan. As such, fertility treatment and preservation medical and pharmacy expenses are subject to cost share — such as a

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deductible, copay, or coinsurance.

You are responsible for all medical expenses (including fertility treatment and preservation) until you meet your *deductible*.

After you reach your *deductible*, Maven Wallet will share the cost of your fertility treatment and preservation expenses.

Once you reach your *annual out-of-pocket maximum*, Maven Wallet will pay 100% of your eligible treatment costs that benefit year, until you reach the \$12,000 lifetime maximum. Your medical plan deductible and out-of-pocket maximums reset every January 1st.

An estimate of your cost share will be provided in your Maven Wallet once your treatment or service at a Maven in-network provider is scheduled. You are not billed for your cost share until after services at a Maven in-network provider are completed. Once your treatment or service is completed, the clinic will request payment directly from Maven. You will receive an email notifying you of your final cost share for the approved claim, and your payment will be deducted from the payment method you have on file in your Maven Wallet 7 days later.

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# Covered Fertility Services

Outlined below are the details of your OhioHealth fertility treatment and preservation coverage through Maven, including coverage and eligibility, taxation, reimbursement timeline for eligible expenses not facilitated and paid directly through the Maven platform, and covered services.

## Coverage and Eligibility

- All employees, spouses/tax-dependent partners and dependents under age 26 enrolled in a OhioHealthy medical plan have access to \$12,000 lifetime maximum per covered member for eligible fertility treatment and preservation expenses.
- A medical diagnosis of infertility is **not required** to receive fertility treatment (IUI, IVF) coverage through this benefit.
- A medical diagnosis of infertility is **required** to receive fertility preservation (egg, sperm freezing) coverage through this benefit.
- If you have previously used all or a portion of your lifetime fertility and family building benefits through a previous OhioHealth coverage or reimbursement program, this will be reflected in your benefit balance through Maven.

## Taxation

Covered services you receive under this Covered Fertility Services section are intended to be treated as excludable from your taxable income.

## Reimbursement Timeline

There are some covered fertility services for which you may first have to pay out-of-pocket and cannot be facilitated directly through the Maven platform—like expenses at an out-of-network fertility clinic.

If you pay out-of-pocket for a covered fertility service, you may provide documentation through the Maven app to receive reimbursement. You must submit any claim for reimbursement within 12 months of incurring an eligible fertility expense. Eligible expenses will be reimbursed quickly via direct deposit, within 7 to 10 business days

## Covered Fertility Services

Maven Performance Network Clinics use a billing method called “**bundled billing**” for most services. This means that standard procedures, services, tests, and treatments needed within your fertility treatment cycle are combined at a single fee for the treatment cycle.

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Regardless of the number of office visits, blood draws, or other covered services you receive, your clinic will charge a flat fee per treatment cycle at Maven's negotiated rates. This is done to give you clear, upfront information about the total cost of your chosen treatment cycle.

Depending on your clinic, **some covered services will be billed separately from the bundled bill.** You will review your treatment plan and costs with your clinic's financial counselor. Any covered services not included within a bundle will appear in your Maven Wallet, along with an estimate of any cost share (deductible, copay, or coinsurance) that you may owe for those services.

Outlined below are the services included in your Maven fertility treatment and preservation coverage.

### Initial Evaluation

An Initial Evaluation includes your initial office visit(s) and diagnostic testing with your selected Maven Performance Network clinic. While all of the following services may not be required for you (and/or your partner), the following services are covered within an Initial Evaluation:

<ul style="list-style-type: none"><li>• Office visits (virtual or in person)</li><li>• Ultrasounds</li><li>• Blood work</li></ul>	<ul style="list-style-type: none"><li>• Hysterosalpingography (HSG) or Saline Sonogram (SIS)</li><li>• Semen analysis</li></ul>
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Note: Some diagnostics, genetic carrier screening, and other reference lab work may be billed to your medical plan instead of your fertility benefits through Maven.

### Timed Intercourse (TIC)

The following procedures included within a Timed Intercourse cycle are covered in your Maven benefits:

<ul style="list-style-type: none"><li>• Cycle management and monitoring</li><li>• Related office visits</li></ul>	<ul style="list-style-type: none"><li>• In-cycle blood work</li><li>• Related ultrasounds</li></ul>
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### **Intrauterine insemination (IUI)**

The following procedures included within an intrauterine insemination (IUI) cycle are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li></ul>	<ul style="list-style-type: none"><li>● Related ultrasounds</li><li>● Simple or complex sperm wash &amp; prep</li><li>● Insemination</li></ul>
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### **Fresh in vitro fertilization (IVF)**

The following procedures included within a Fresh IVF cycle are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li><li>● Simple or complex sperm wash &amp; prep</li><li>● Anesthesia</li><li>● Retrieval</li><li>● Assisted hatching</li><li>● Blastocyst culture</li><li>● Sperm cryopreservation for the cycle</li></ul>	<ul style="list-style-type: none"><li>● Embryo biopsy and culture in lab</li><li>● Intracytoplasmic sperm injection (ICSI)</li><li>● Oocyte identification and fertilization</li><li>● Embryo transfer</li><li>● Preparation and cryopreservation of embryo(s)</li><li>● Preimplantation genetic testing (PGT-A, M or SR)</li><li>● Tissue storage (1 year)</li></ul>
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### **In vitro fertilization (IVF) Freeze All**

The following procedures included within an IVF Freeze All cycle are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li><li>● Simple or complex sperm wash &amp; prep</li><li>● Anesthesia</li><li>● Retrieval</li><li>● Assisted hatching</li><li>● Blastocyst culture</li></ul>	<ul style="list-style-type: none"><li>● Sperm cryopreservation for the cycle</li><li>● Embryo biopsy and culture in lab</li><li>● Intracytoplasmic sperm injection (ICSI)</li><li>● Oocyte identification and fertilization</li><li>● Preparation and cryopreservation of embryo(s)</li><li>● Preimplantation genetic testing (PGT-A, M or SR)</li><li>● Tissue storage (1 year)</li></ul>
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### Frozen Embryo Transfer

The following procedures included within a Frozen Embryo Transfer are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li></ul>	<ul style="list-style-type: none"><li>● Embryo thaw</li><li>● Preparation of embryo for transfer</li><li>● Embryo transfer</li></ul>
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### Egg Freezing

The following procedures included within an Egg Freezing cycle are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li><li>● Anesthesia</li></ul>	<ul style="list-style-type: none"><li>● Retrieval</li><li>● Oocyte identification</li><li>● Preparation and cryopreservation of eggs</li><li>● Tissue storage (1 year)</li></ul>
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### Split Cycle

A Split Cycle is a fertility preservation cycle where both eggs and embryos are frozen within one cycle. The following procedures included within a Split Cycle are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li><li>● Simple or complex sperm wash &amp; prep</li><li>● Anesthesia</li><li>● Retrieval</li><li>● Assisted hatching</li><li>● Blastocyst culture</li></ul>	<ul style="list-style-type: none"><li>● Embryo biopsy and culture in lab</li><li>● Intracytoplasmic sperm injection (ICSI)</li><li>● Oocyte identification and fertilization</li><li>● Preparation and cryopreservation of embryo(s) and egg(s)</li><li>● Preimplantation genetic testing (PGT-A, M or SR)</li><li>● Tissue storage (1 year)</li></ul>
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### Frozen Oocyte (Egg) Transfer

Frozen Oocyte (Egg) Transfer is the thawing and fertilization of previously frozen eggs, plus a fresh embryo transfer and refreezing of any remaining embryos. The following procedures included within a Frozen Oocyte (Egg) Transfer are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li><li>● Simple or complex sperm wash &amp; prep</li><li>● Assisted hatching</li><li>● Blastocyst culture</li><li>● Oocyte thaw</li><li>● Oocyte identification and fertilization</li></ul>	<ul style="list-style-type: none"><li>● Sperm cryopreservation for the cycle</li><li>● Embryo biopsy and culture in lab</li><li>● Intracytoplasmic sperm injection (ICSI)</li><li>● Preimplantation genetic testing (PGT-A, M or SR)</li><li>● Preparation and cryopreservation of extra embryo(s)</li><li>● Embryo transfer</li><li>● Tissue storage (1 year)</li></ul>
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### Frozen Oocyte Embryo Banking

Frozen Oocyte Embryo Banking is the thawing and fertilization of previously frozen eggs, and then the re-freezing of any embryos. The following procedures included within Frozen Oocyte Embryo Banking are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li><li>● Simple or complex sperm wash &amp; prep</li><li>● Assisted hatching</li><li>● Blastocyst culture</li><li>● Oocyte thaw</li><li>● Sperm cryopreservation for the cycle</li></ul>	<ul style="list-style-type: none"><li>● Oocyte identification and fertilization</li><li>● Embryo biopsy and culture in lab</li><li>● Intracytoplasmic sperm injection (ICSI)</li><li>● Preimplantation genetic testing (PGT-A, M or SR)</li><li>● Preparation and cryopreservation of embryo(s)</li><li>● Tissue storage (1 year)</li></ul>
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### Standalone PGT

Standalone PGT is the thawing of previously frozen embryos, PGT biopsy and testing, and refreezing of the embryos. The following procedures included within Standalone PGT are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Embryo thaw</li><li>● Embryo biopsy in lab</li><li>● Preimplantation genetic testing (PGT-A, M or SR)</li></ul>	<ul style="list-style-type: none"><li>● Preparation and cryopreservation of embryo(s)</li></ul>
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### INVOcell

INVOcell is an innovative FDA-cleared medical device. Retrieved eggs and sperm are placed in the INVOcell device for fertilization. The device is then placed in the body for incubation and any embryos that develop are retrieved from the device, to be frozen and/or used for embryo transfer(s). The following procedures included within an INVOcell cycle are covered in your Maven benefits:

<ul style="list-style-type: none"><li>● Cycle management and monitoring</li><li>● Related office visits</li><li>● In-cycle blood work</li><li>● Related ultrasounds</li><li>● Anesthesia</li><li>● Retrieval</li><li>● Oocyte identification</li><li>● INVOcell</li></ul>	<ul style="list-style-type: none"><li>● Preparation of embryo for transfer</li><li>● Fresh embryo transfer</li><li>● Preimplantation genetic testing (PGT-A, M or SR)</li><li>● Preparation and cryopreservation of extra embryo(s)</li><li>● Tissue storage (1 year)</li></ul>
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### Tubal Ligation Reversal

Tubal ligation is a surgery in which the fallopian tubes are cut or tied to prevent pregnancy. *Tubal ligation reversal* is a surgery to reverse a prior tubal ligation, and is covered in your Maven benefits.

### Pregnancy Monitoring at a Fertility Clinic

Following successful pregnancy, your fertility clinic / provider may not refer you to your OB-GYN until week 8 of your pregnancy. Pregnancy monitoring at a fertility clinic / provider before you are referred back to your OB-GYN is covered within your Maven benefits.

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## Male Fertility

The following male fertility related services and procedures are included within your Maven benefits:

- Consultations with a licensed male fertility specialist
- Male factor evaluation, including but not limited to semen analysis (including sperm DNA fragmentation analysis), bloodwork, and ultrasounds
- Hormone therapy for infertility
- Sperm freezing
- Testicular sperm aspiration (TESA)
- Percutaneous epididymal sperm aspiration (PESA)
- Testicular sperm extraction (TESE)
- Microdissection testicular sperm extraction (mTESE)
- Microepididymal Sperm Aspiration (MESA)
- Percutaneous Vasal Sperm Aspiration / Vasal Sperm Aspiration (PVSA / VASA)
- Varicocelelectomy (unilateral or bilateral)
- Surgery to reverse prior sterilization (vasectomy reversal)

## Fertility Medications

Fertility medications prescribed by your doctor for a covered fertility treatment cycle listed above may be eligible for coverage through Maven. You may receive fertility medications through a Maven specialty pharmacy partner or another pharmacy. Refer to the “Your care options” section of this guide for further information on how to fill your fertility related prescriptions. If you have any questions about covered fertility medications, reach out to the Maven Member Benefits Services team.

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# Adoption Reimbursement through Maven

OhioHealth provides reimbursement for those pursuing adoption as part of their family building journey. Outlined below are the details of your OhioHealth adoption reimbursement program through Maven, including coverage and eligibility, taxation, reimbursement timeline, eligible and ineligible expenses.

## Coverage and Eligibility

- To be eligible for reimbursement, employees must be employed with OhioHealth for at least six (6) months of continuous service and must be considered benefit-eligible (with at least 32 standard weekly hours per pay period) at the time that the adoption is finalized and reimbursement is requested
- Eligible employees have access to a \$13,460 lifetime maximum per event as defined by a final adoption decree, with a maximum of two (2) events
  - In the instance of simultaneous adoptions, each child's final adoption decree will result in a separate event maximum; shared expenses may only be submitted once for processing
- Adoption reimbursement is available for eligible adoption expenses associated with the **legal finalized adoption of any child** (whether adopted domestically or internationally) who is under the age of 18 at the time the expense is incurred. This includes relatives (such as a niece, nephew, grandchild or cousin) as well as a child of your registered domestic partner if you live in a state that allows a same-sex second parent or co-parent to adopt their partner's child.
  - You'll be required to provide documentation of the finalized, legal adoption.
  - Any adoption that is not legally valid and recognized in the U.S. is not eligible for reimbursement, nor are expenses that violate a state or federal law.
  - Any adoption expense paid or reimbursed by another party is ineligible for reimbursement.
- This coverage does not include the child of your spouse (i.e., a stepchild).

## Taxation

Qualified adoption expense reimbursements you receive through Maven Wallet may be excludable from your income in accordance with IRS rules for maximum excludable amounts per adopted child and modified adjusted gross income caps on exclusions. Please review the IRS rules at <https://www.irs.gov/instructions/i8839> and follow the instructions therein. Adoption reimbursements are intended to be reported on your W-2 in box 12 with code T, subject to payroll tax withholding but not income tax withholding.

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## Reimbursement Timeline

You must submit any claim for reimbursement within 12 months of finalizing an adoption for which you have incurred an eligible expense.

Households with two OhioHealth employees may only seek reimbursement once for eligible adoption expenses. Additionally, expenses that have already been reimbursed under another employer program are not eligible for reimbursement.

## Eligible and Ineligible Expenses

### Eligible expenses

- Agency placement fees
- Court costs and legal fees
- Immigration, immunization, re-adoption, and translation fees
- Reasonable travel and lodging costs for the intended parent(s) and any minor child(ren) associated with the adoption process (including ground and air travel)
- Required education directly related to the adoption
- Pre-adoption counseling directly related and for the principle purpose of the legal adoption of the child
- Home study fees

### Ineligible expenses

- Expenses for the biological parents, such as living, counseling, compensation and medical expenses
- Guardianship or custody costs that are not associated with the legal adoption of the child(ren)
- Fees for temporary foster care
- Costs for medical care for the child before the adoption has been finalized
- Voluntary donations or contributions to adoption agencies
- Costs paid using funds from any federal, state, or local program for adoption
- Cost of living expenses and/or personal items such as: rent, utilities, food, over-the-counter supplements, clothing, childcare, car seat, transportation to doctor's appointments, etc.
- Meals while traveling
- Loss of income, including but not limited to, loss of income due to complications of pregnancy such as bed rest for birth mother
- Expenses related to the adoption of embryos including but not limited to medical fees and legal/agency fees

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# Important Tax Information

Your Maven Wallet program offers coverage for benefits that may be taxable to you. Please remember that Maven Clinic does not provide any legal or tax advice or guarantee any particular tax treatment of the benefits provided by your employer through Maven Wallet.

Due to various factors, your withholding may be less than or more than your actual tax liability associated with Maven Wallet reimbursements. You should consult your payroll administrator if you have any questions about your W-2 or pay statements. You should consult your personal tax advisor if you have questions about your personal tax situation, such as your ability to claim credits or deductions. You are solely responsible for complying with your personal income tax filing and payment obligations. Please remember that Maven Clinic does not provide any legal or tax advice or guarantee any particular tax treatment of the benefits provided by your employer through Maven Wallet.

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# Exhaustion/Termination of Benefits

## **Exhausting your benefits**

Coverage for covered fertility treatment and preservation services continues until you reach the maximum allowable benefit offered by OhioHealth or until your eligibility for Wallet otherwise changes. If you exhaust your benefits before treatment is complete, you may receive discounts for services at a Maven Performance Clinic (if available at your selected clinic) or for fertility medications filled through Maven Rx.

For all other eligible expenses covered in this document, you may submit a request for reimbursement until you reach the maximum allowable benefit offered by OhioHealth or until your eligibility for Wallet otherwise changes. You will be able to receive reimbursement for eligible expenses for partial coverage should your last expenses exceed the remaining amount in your Wallet benefit.

## **Leaving OhioHealth**

You may submit for reimbursement of eligible expenses incurred on or before the last of the month following your last day of employment up to 90 days after the last of the month following your last day of employment.

## **Continuing coverage (COBRA)**

Your fertility benefits through Maven may be eligible for COBRA continuation coverage after your employment with OhioHealth ends. Please contact your HR representative for details on COBRA continuation coverage and how to enroll for continuing access to your Maven Wallet.

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# Contact Us

Maven is available to support you through your journey to parenthood and beyond. You may contact the Maven Care Team with questions about your Maven benefits at any time through the Maven app, by calling (877) 355-8736 (9am-9pm ET, Monday-Friday and 10am-5pm ET, Saturday-Sunday and major holidays), or by emailing [benefits@mavenclinic.com](mailto:benefits@mavenclinic.com).

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# Frequently Asked Questions

## **Do I need to do anything to ensure that my Covered Fertility Services are counted towards my health insurance plan deductible and annual out-of-pocket maximum?**

No. Maven coordinates directly with OhioHealthy to ensure that any cost share you have paid for Covered Fertility Services counts towards your elected medical plan's deductible and annual out-of-pocket maximum.

Please note, your cost share through Maven will not appear in your OhioHealthy medical plan member portal as a claim. If you have questions about whether your cost share on Covered Fertility Services has been shared by Maven with your medical plan, please contact the Maven Care Team.

## **Are Covered Fertility Services processed through Maven counted as in or out-of-network claims for purposes of my health insurance plan?**

Within Maven's network, certain providers are Tier 1 for member cost share according to your OhioHealthy medical plan. All other providers within Maven's network, as well as approved exceptions to use an out-of-network provider and reimbursements, are Tier 2 for member cost share. To inquire about which providers within Maven's network are Tier 1, reach out to the Maven Care Team.

## **Is the fertility benefit through Maven per member or per household?**

Fertility coverage offered by your employer through Maven is provided on a per individual eligible member basis. This coverage cannot be pooled, combined, or shared between two or more eligible members (e.g., between an employee and their spouse/domestic partner who are both enrolled in an eligible employer health plan).

Services performed on each respective individually eligible member will reduce only that member's fertility benefit balance. For example, for opposite sex couples, all services performed on a female partner (such as IVF cycles, IUI cycles, and egg freezing cycles) deduct only from the female's fertility benefit balance. For same sex couples, all services performed on the partner receiving the services deduct only from that partner's fertility benefit balance (such as egg freezing or IVF cycles for the partner whose eggs are retrieved).

Once an individually eligible member has exhausted their fertility coverage through Maven, they will not be able to access additional fertility coverage through Maven under OhioHealth's plan, even if their eligible spouse/domestic partner has remaining fertility coverage through Maven.

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## **Under my per member benefits, what services can be billed under a male’s fertility coverage?**

The following covered fertility services may be billed under a male’s fertility coverage through Maven:

- All of the services specified under “Male Fertility” in the “Covered Fertility Services” section of this document
- Frozen Oocyte Embryo Banking (i.e. embryo fertilization and freezing)
- Preimplantation Genetic Testing (PGT)

## **I’m enrolled in two health plans. How does this work with my OhioHealth fertility coverage through Maven?**

You and/or your partner may have medical coverage through more than one insurer or health plan (e.g., covered under two different employers).

If your fertility benefits through Maven are part of your secondary insurance or plan coverage, then your Maven benefits do not begin to cover services until the fertility benefits in your primary coverage have been exhausted. To demonstrate that the fertility benefits in your primary insurance or plan coverage have been exhausted, you may provide Maven with an Explanation of Benefits (EOB) from your primary coverage. Please note, Maven does not cover services that are denied by your primary coverage prior to your fertility benefit maximum through your primary coverage being exhausted.

If your primary insurance or plan coverage does not provide fertility benefits, you will be required to submit a letter from your primary insurance or plan coverage attesting to this before your Maven benefits begin to cover services.

## **When will I be billed for my in-network fertility treatment or service?**

You are not billed for your cost share until after services at a Maven in-network provider are completed. Once your treatment or service is completed, the clinic will request payment directly from Maven. You will receive an email notifying you of your final cost share for the approved claim, and your payment will be deducted from the payment method you have on file in your Maven Wallet 7 days later.

## **Can I use my FSA/HSA card to pay my applicable cost share for Covered Fertility Services?**

Yes, you may use your FSA/HSA debit card as your preferred payment method on file in Maven Wallet. This card will be charged to cover your personal financial responsibility only (i.e., the applicable cost share for covered fertility services) when you receive care at a Maven in-network clinic.

If you receive an exception to use an out-of-network clinic, you must use a standard method of payment and should **not** use your HSA or FSA card to pay for eligible services out-of-pocket that you

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will also submit for reimbursement from your employer's Maven benefit. Your employer's plan does **not** reimburse expenses covered by any other source (including tax-favored benefits such as an HSA or FSA).

### **When will a Maven Performance Network clinic bill my health insurance?**

Fertility clinics within Maven's Performance Network perform a variety of services, including those covered in your benefits through Maven and your health insurance. If you receive a service that is covered through your health insurance and not Maven (such as a hysteroscopy, laparoscopic or other surgical procedures), the clinic will bill your health insurance instead of Maven.

If the Maven Performance Network clinic you've selected is in-network with your health insurance, in-network billing will apply. If the Maven Performance Network clinic you've selected is out-of-network with your health insurance, out-of-network billing will apply.

You can always ask the financial counselor at your clinic to provide an overview of which services within your treatment plan will be billed to your health insurance or Maven.

### **I'm currently in treatment at a fertility clinic that is out-of-network with Maven. Can I continue using my current provider?**

You may be eligible to continue using your current fertility clinic or provider that does not participate in Maven's Performance Network. You must request an exception to utilize an out-of-network clinic or provider **at least 14 days prior to receiving services**. We recommend you request this exception as soon as possible in order to avoid unnecessary delays of services.

Reach out to the Maven Care Team to request a Network Exception Request Form. Once completed, Maven will review the form and approve/deny the request within 3 business days. If approved, you may continue to use your current provider through the exception expiration date. If denied, the Maven Care Team will support your transition to a high-quality Maven in-network provider.

If you incur covered fertility services through a pre-approved out-of-network provider, you must pay for your services directly and out-of-pocket, then submit a receipt with an itemized invoice through Maven Wallet for reimbursement.

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## **What are the circumstances permitted for approval of an exception to continue services at an out-of-network fertility clinic?**

The following member circumstances are eligible for approval to receive services at an out-of-network provider:

- You (or your partner) had frozen tissue (egg/sperm/embryo) at an out-of-network provider when benefits launched with Maven on January 1, 2025
- You live more than 50 miles from a Maven in-network provider

If there are no providers within 50 miles of your home and you will be traveling more than 50 miles for treatment, you are encouraged to use a Maven in-network provider to receive coverage. Exceptions will be evaluated on a case-by-case basis.

All other members will need to use a Maven Performance Network clinic / provider to qualify for coverage.

New hires and new medical plan enrollees are eligible for approved exceptions under the same circumstances as outlined above. Additionally, new hires and new medical plan enrollees that are in the middle of a Timed Intercourse, IUI, IVF, or egg/sperm freezing cycle when they become eligible for Maven benefits may complete your current treatment cycle. Additional Timed Intercourse, IUI, IVF and/or egg/sperm freezing cycles at the designated out-of-network provider are also approved through the end of your first benefit year with Maven. After the first benefit year, you may only receive coverage for services related to using up any remaining stored frozen tissue at the designated out-of-network provider.

## **If my exception request is approved, does my exception expire?**

You may only receive coverage for services related to using up any remaining stored frozen tissue at the out-of-network provider, unless you are a new hire or new medical plan enrollee that has not previously been eligible for Maven benefits, in which case the circumstances outlined above apply. Once all frozen tissue has been exhausted, the Maven Care Team will support your transition to a high-quality Maven in-network provider for continued benefits.

If you live more than 50 miles from a Maven in-network provider, your exception request does not expire. However, if you move to a location within 50 miles of a Maven in-network provider or Maven adds a clinic to our network that is located within 50 miles of where you are located, you will be required to use an in-network provider, unless you have an active ongoing treatment cycle or frozen tissue stored at the out-of-network provider.

## **How long does my coverage through Maven last?**

Your coverage through Maven lasts as long as you have a lifetime maximum balance available and are

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enrolled in a qualifying medical plan through your employer, or you elect COBRA upon leaving your employer. Should you leave your employer and not elect COBRA, your coverage through Maven will expire on the date your medical plan is terminated. If coverage lapses before you receive services, your claim will be denied, and you will be financially responsible. Speak to the Maven Care Team if you have any coverage changes.

### **Is Outside Monitoring covered in my fertility benefits through Maven?**

Outside monitoring is **not** covered under your fertility benefits through Maven.

Outside monitoring is the practice where patients who may live far away from their treating fertility clinic complete most/all of their monitoring visits, bloodwork, and ultrasounds with a local doctor's office or fertility clinic, and travel to their treating fertility clinic only for egg retrievals and embryo transfers.

If you do need to proceed with outside monitoring, please confirm that your outside monitoring clinic can provide same day results to your treating Maven in-network clinic. Your outside monitoring clinic may be able to bill certain services to your medical insurance plan. If your outside monitoring clinic is unable to bill your medical insurance plan, these charges would be patient responsibility and the fees associated with outside monitoring would not be reimbursable under your benefits through Maven.

### **Can I receive Covered Fertility Services outside the US?**

No. You must use a Maven Performance Network fertility clinic / provider to qualify for coverage. Approved exceptions to continue using a current fertility clinic or provider does not include fertility clinics or providers outside the US.

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# Appendix



## Maven Wallet: Invoice and Receipt Assistance

Our team wants to make the reimbursement process as easy as possible for you! In order to process your expenses our team looks for two things, an invoice and a receipt, that has the information we need to get you your reimbursement. We've included examples of this information below - if you have any questions, please message the Wallet Team!

### Invoices

An **invoice** needs the following information:

1. Name of Service Provider
2. Name of Patient/Recipient of Service
3. Description of Service(s)
4. Date(s) of Service(s)
5. Cost of Service(s)

An invoice may have multiple services, like the one below. If you are submitting an invoice like the below, please ensure that you specify the amount that you are submitting this reimbursement for!

<b>BILL TO</b>		<b>1. Granger Legal Clinic</b>										
<b>2. Jane Doe</b>	77 Varick St											
29 Center St	New York, NY 10022											
New York, NY 10001		<b>4. 10/11/23</b>										
<b>3.</b>	<table><thead><tr><th>Item/Service</th><th>Amount</th></tr></thead><tbody><tr><td>Contract Creation</td><td>4,000.00</td></tr><tr><td>Filing Fee</td><td>1,000.00</td></tr><tr><td>Appearance in Court</td><td>500.00</td></tr><tr><td><b>5. Subtotal</b></td><td><b>5,500.00</b></td></tr></tbody></table>	Item/Service	Amount	Contract Creation	4,000.00	Filing Fee	1,000.00	Appearance in Court	500.00	<b>5. Subtotal</b>	<b>5,500.00</b>	
Item/Service	Amount											
Contract Creation	4,000.00											
Filing Fee	1,000.00											
Appearance in Court	500.00											
<b>5. Subtotal</b>	<b>5,500.00</b>											

An **adoption court order** should clearly show the following information:

1. Name of Adoptive Parents
2. Date of Adoption

If you don't have a document like the shown example, don't worry! Message the Maven Wallet team - we can help you to obtain the necessary documents to get reimbursed.

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## Helpful Invoice Tips and Tricks

- If you are submitting an invoice for medication or labwork, please ensure that the medication names prescribed or lab tests performed are clearly displayed on the invoice. Our team will not be able to submit any invoices that solely show Rx numbers or “Labwork” on the invoice without additional information.

## Receipts

A **receipt** needs the following information:

1. Cost of Service
2. Last four digits of payment method
3. Date of Payment

If a receipt from your service provider is not available, a **bank statement** or **screenshot** from your **mobile banking app** would work! Just make sure that your card number is prominently displayed.

Please note that even if your receipt says “Credit Card”, “Debit Card” or “Bank”, **we will not be able to accept it** unless it has the **last four digits of the payment method used**. This allows our team to confirm that the transaction has been processed.

Granger Legal Clinic

3. Payment Date: Friday, June 4, 2021 Receipt Number: 138465830

Payment Details

Account Number	Facility Name	Service Date	Balance	Savings	Amount Paid
****1202	Granger Legal Clinic	5/13/2021	\$1,234.87	\$0.00	\$1,234.87

Total Paid: \$1234.87  
Transaction Date: 6/4/2021  
Payment Method: Credit  
2. Card Number: \*\*\*\*1202 S806  
Cardholder's Name: Jane Doe  
Authorization Code: 917823

Note: Please allow 24-48 hours for your payment to be reflected on your account

1:08

Transaction Details

2. Card Ending - 1202

LEGAL SERVICES

1. GRANGER LEGAL CLINIC

**\$19.05**

3. Apr 13, 2023

Approved

This is a Pending Transaction. Pending Transactions are purchases or Card pre-authorizations that are yet to appear on your Account balance.

Split It

## FAQ

### What if I've used cash to pay my adoption agency or other provider?

If you use cash, please message us when you submit your documents that you have done so. This will help our team as we process your expense! Additionally, the invoice should have a balance of \$0.00.

If you use checks for payment, please provide a credit card statement or screenshot of your bank app that shows the funds being withdrawn from your bank account.

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